

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Heather Allison Schlegel et al.  
Serial No. : 10/715,213  
Filed : November 18, 2003  
Title : ACCOUNT LINKING

Art Unit : 2173  
Examiner : Shrestha, Kiran K  
Conf. No. : 2242

**MAIL STOP AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REPLY TO ACTION OF OCTOBER 22, 2007

**A Listing of the Pending Claims begins at page 2 of this paper.**

**Arguments/Remarks begin at page 9 of this paper.**